HMO Plans						HMO/POS Plan C \$1000					HMO/POS Plan D \$1000					Rate
CARRIERS	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	Guarante e
Aetna Health	\$5,379	\$5,108	\$4,834	\$4,599	\$4,171	n/a	n/a	n/a	n/a	\$4,694	n/a	n/a	n/a	n/a	n/a	None
AmeriHealth HMO	\$6,274	\$5,263	\$4,891	\$4,514	\$4,032	\$6,553	\$5,521	\$5,142	\$4,757	\$4,264	\$6,775	\$5,721	\$5,334	\$4,941	n/a	None
CIGNA Healthcare of NJ	\$5,655	\$5,538	\$5,460	\$5,401	\$5,108	\$6,543	\$6,436	n/a	\$6,188	\$6,040	\$6,684	\$6,603	n/a	\$6,410	\$6,264	1 year
Health Net	\$6,574	\$6,387	\$6,189	\$5,983	\$5,415	\$6,552	\$6,418	\$6,281	\$6,134	\$5,674	\$6,805	\$6,671	\$6,534	\$6,387	\$5,927	None
Horizon Healthcare of NJ/Horizon BCBSNJ	\$4,061	\$3,906	\$3,728	\$3,503	\$3,390	n/a	\$4,400	n/a	\$4,015	\$3,925	n/a	\$4,575	n/a	\$4,221	\$4,127	60 days
Oxford Health Plans/ Oxford HI	n/a	n/a	\$4,637	\$4,518	\$4,325	\$6,156	\$6,018	\$5,901	\$5,761	\$5,475	\$6,510	\$6,372	\$6,255	\$6,115	n/a	1 year
WellChoice HMO of NJ	\$5,709	\$5,486	\$5,233	\$4,914	\$4,619	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1 year

Note:	Rates shown are monthly premium	s for the sample group described on the attached page.
Note:	The Standard HMO Rx benefit is 50	% or \$15 copay at the option of the carrier
Note:	Where two carriers are listed, the H	MO coverage is issued by the first and the POS coverage is issued by the second.
Rates	based on 50% Rx benefit	